

In re:
Zena Alt
Debtor

Case No. 21-12394-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Dec 10, 2021

Form ID: 318

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2021:

Recip ID	Recipient Name and Address
db	Zena Alt, 210 Anderson Road, Oaks, PA 19456
14633163	+ PennyMac Loan Services, LLC, PO Box 2410, Moorpark, CA 93020-2410
14633167	Stephen Alt, 210 Anderson Road, Oaks, PA 19456
14633170	+ Timothy E. Wilfong, Esquire, Law Office of Timothy E Wilfong LLC, 20 South Main Street, Phoenixville, PA 19460-3436

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 10 2021 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 11 2021 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2021 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 10 2021 23:51:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14633151	EDI: CAPITALONE.COM	Dec 11 2021 04:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14633152	EDI: CAPITALONE.COM	Dec 11 2021 04:48:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14633154	EDI: CRFRSTNA.COM	Dec 11 2021 04:48:00	Credit First N A, P.O. Box 81315, Cleveland, OH 44181-0315
14633155	EDI: CRFRSTNA.COM	Dec 11 2021 04:48:00	Credit First N A, PO Box 818011, Cleveland, OH 44181-8011
14633156	EDI: DISCOVER.COM	Dec 11 2021 04:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14633157	EDI: JPMORGANCHASE	Dec 11 2021 04:48:00	JPMorgan Chase Bank, National Assoc., ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14633153	EDI: JPMORGANCHASE	Dec 11 2021 04:48:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
14633158	Email/Text: PBNCNotifications@peritussservices.com	Dec 10 2021 23:51:00	Kohls, Po Box 3043, Milwaukee, WI 53201-3043
14633159	Email/PDF: resurgentbknofications@resurgent.com	Dec 11 2021 00:02:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14633161	+ EDI: MID8.COM		

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14633160	+ EDI: MID8.COM	Dec 11 2021 04:53:00	Midland Credit Management, Inc., PO Box 2011, Warren, MI 48090-2011
14633162	+ Email/Text: Bankruptcies@nragroup.com	Dec 11 2021 04:53:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14633164	EDI: PRA.COM	Dec 10 2021 23:51:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
14633165	EDI: PRA.COM	Dec 11 2021 04:53:00	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
14633168	+ Email/Text: bncmail@w-legal.com	Dec 11 2021 04:53:00	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
14633169	EDI: TDBANKNORTH.COM	Dec 10 2021 23:51:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14633171	EDI: WFFC.COM	Dec 11 2021 04:53:00	TD Banknorth, PO Box 84037, Columbus, GA 31908-4037
14633172	EDI: WFFC.COM	Dec 11 2021 04:53:00	Wells Fargo Bank, PO Box 10347, Des Moines, IA 50306-0347
		Dec 11 2021 04:53:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14633166	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2021 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
REBECCA ANN SOLARZ	

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on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

TIMOTHY WILFONG

on behalf of Debtor Zena Alt timwilfong@aol.com notice1776@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Zena Alt</u>	Social Security number or ITIN	xxx-xx-1002
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	21-12394-mdc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Zena Alt

12/9/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.